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I CLAIM:

1. A rack device for loading and carrying elongate cargo on a vehicle comprising

a pair of crossbars configured to be secured to an exterior surface of a vehicle,

a support member that telescopes out of an end of a first of the pair of crossbars, and

a stop mechanism preventing the support member from sliding completely out of the first crossbar.

2. The rack device of claim 1, wherein the stop mechanism includes a collar that mounts on the end of the first crossbar, and a contact member near a proximal end of the support member, the contact member preventing the support member from being completely removed from the collar.

3. The rack device of claim 1, further comprising

an external load retainer positioned near a distal end portion of the support member to prevent cargo from sliding off the support member when being loaded onto the pair of crossbars.

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4. A rack device for loading and carrying elongate cargo on a vehicle comprising

a pair of crossbars configured to be secured to an exterior surface of a vehicle,

a support member that telescopes from an end of a first of the pair of crossbars, the support member having a distal end portion, and

an external load retainer positioned near the distal end portion of the support member to prevent cargo from sliding off the support member when being loaded onto the pair of crossbars.

- 5. The rack device of claim 4, wherein the support member has a long axis, the load retainer being at least substantially symmetrical relative to the long axis.
- 6. The rack device of claim 4, wherein the support member has a long axis, and a portion of the load retainer extends in a direction at least substantially perpendicular to the long axis.

7. The rack device of claim 4, wherein the load retainer is configured to function as a handle member so the support member can be easily deployed between stored and deployed positions.

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- 8. The rack device of claim 4, further comprising
- a collar configured to be mounted on the end of the first crossbar, and
- a contact member disposed near a proximal end of the support member, the contact member preventing the support member from being completely removed from the collar.

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9. An apparatus for loading an elongate cargo item on a vehicle rack comprising

a telescoping support member having a proximal end and a distal end, the support member having an outer diameter slightly smaller than an inner diameter of a crossbar for a cargo carrying rack, and

a collar disposed around the support member, the collar having a narrowed portion with an inner diameter slightly larger than the outer diameter of the support member, and a widened portion having an inner diameter slightly larger than the outer diameter of the crossbar, so that the collar can be mounted on an end of the crossbar and permit the support member to telescope out of the end of the crossbar between stored and loading positions.

10. The apparatus of claim 9, wherein each portion of the collar has a clamping device, the clamping device on the widened portion securing the collar on the end of the crossbar, the clamping device on the narrowed portion securing the support member relative to the collar in stored and loading positions.

The apparatus of claim 9, further comprising 11.

a stop mechanism disposed near the proximal end of the support member, the stop mechanism preventing the support member from being completely removed from the collar.

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The apparatus of claim 9, further comprising 12.

an external load retainer disposed near the distal end of the support member, the load retainer preventing cargo from sliding off the support member when being loaded

onto a set of crossbars.

The apparatus of claim 9, wherein the support member is a bar, the bar 13. being comprised of a steel core and an outer aluminum sheath.

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14. A rack device for loading and carrying elongate cargo on a vehicle comprising

a pair of crossbars configured to be secured to an exterior surface of a vehicle,

an elongate support member having a distal end portion, the support member being configured to telescope out of an end of a first of the pair of crossbars, from a stored to a working position, and

a handle member connected to the distal end portion of the support member.

- 15. The rack device of claim 14, wherein the support member is at least substantially rectangular in cross section.
- 16. The rack device of claim 14, wherein the support member is a bar, the bar having a load-bearing core and a rust-resistant exterior.
 - 17. The rack device of claim 16, wherein the core includes steel and the rust-resistant exterior includes aluminum.

- 18. A load assist device for a car-top cargo rack comprising
- a collar adapted to be mounted on an end of a crossbar,
- a support member dimensioned to fit at least substantially within the crossbar and capable of sliding out of the crossbar, through the collar, to a deployed position outside the crossbar.
- 19. The load assist device of claim 18, wherein the collar includes a clamp device that fixes the support member in position.
- 20. The load assist device of claim 19, wherein the clamp device compresses the collar about the support member.
- 21. The load assist device of claim 18, wherein the collar includes at least two different inner diameters, one of the inner diameters being slightly larger than an outer diameter of the support member, and the other inner diameter being slightly larger than an outer diameter of the crossbar.

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- 22. The load assist device of claim 18, further comprising a stop mechanism that prevents overextension of the support member.
- 23. A method for loading a boat onto a rack device mounted on a vehicle, the rack device including a pair of crossbars configured to be secured to an exterior surface of a vehicle, and a support member that telescopes out of an end of a first of the pair of crossbars, the method comprising

deploying the support member out of the end of the first crossbar, supporting a portion of the boat with the support member, positioning the boat over the pair of crossbars, and storing the support member at least substantially in the first crossbar.

15 24. The method of claim 23, wherein deploying is limited by a stop mechanism that prevents the support member from sliding completely out of the first crossbar.

25. The method of claim 24, wherein the stop mechanism includes a collar that mounts on the end of the first crossbar, and a contact member disposed near a proximal end of the support member, the contact member preventing the support member from being completely removed from the collar.

26. The method of claim 23, further comprising

an external load retainer positioned near a distal end portion of the support member to prevent cargo from sliding off the support member when being loaded onto the pair of crossbars.